GOVERNMENT OF ANDHRA PRADESH
A B S T R A C T

Housing Department – One Time Settlement Scheme (OTS) for loanees of A.P. State Housing Corporation Limited for waiver of loans taken by the Housing beneficiaries under various Housing Schemes on payment of nominal amount – Orders - Issued.

HOUSING (R&UH.A1) DEPARTMENT

G.O.Rt.No.82, **Dated:22.10.2021**

Read the following:-

1. G.O.Rt.No.47, Housing (RH.A2) Department, dated:07.03.2013.
2. From the Managing Director, A.P. State Housing Corporation Limited, Lr.No.1465 / LR / Benf.list/AM/2021, dated:02.09.2021.

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O R D E R :-

Government have constructed and completed 56,69,891 houses under various housing schemes during the years from 1983-1984 to 2017- 2018 for which loan component has been released to the beneficiaries. Apart from the Subsidy / Grant component, loan was extended to the beneficiaries by the Andhra Pradesh State Housing Corporation Limited to facilitate the construction of such houses. Loans were extended to the beneficiaries upon mortgage of House-site documents like D-Form Pattas (or) Possession Certificates (herein after mentioned as 'Documents'). The Government funds were issued as loans through the APSHCL as budgetary support so that the poor beneficiaries could construct their houses.

2) Upon repayment of loan, Documents mortgaged with the A.P. State Housing Corporation Limited are to be returned to the beneficiaries. However, only few loanees have paid Principal and interest and obtained their Documents. The response for repayment has been poor and the loanees have not been forthcoming to re-pay the pending Principal and Interest amounts for various reasons like mounting Interest and Principal amount, lack of rights created on the land.

3) To encourage repayment, the Government had initiated a One Time Settlement scheme in the year 2000 for loanees of A.P. State Housing Corporation Limited for waiver of loans taken by them on payment of Principal amount. The same was last extended vide G.O.Rt. No.47, dated 07-03-2013, which was the last extension ending by 31-03-2014. Total amount due to be received to the APSHCL as on today, under such loans is Rs.14261.31 Crores (Principal Rs.9109.66 Crores + Interest Rs.5151.65 Crores).

4) The Managing Director, A.P. State Housing Corporation Limited has proposed a further One Time Settlement scheme to promote repayment among the loanees. The M.D., APSHCL also proposed to issue documents in accordance with the applicable Laws subject to compliance with the Andhra Pradesh Assigned Lands (Prohibition of Transfers) Act, 1977 as amended by the Andhra Pradesh Ordinance No.16 of 2021 so as to vest the beneficiaries with marketable title to the land / house in question upon clearance of the loan.

5) It was further proposed that in lieu of return of Possession Certificates and/or other documents to the loanees, the Title Deed-cum- Pattadar Pass Book could be issued by the Revenue Department in pursuance of the provisions of the Andhra Pradesh Panchayat Raj Act, 1994, as amended from time to time and the Andhra Pradesh Rights in Land and Pattadar Pass-books Act, 1971 as amended from time to time.

6) The Government, after careful examination of the facts and circumstances reported by the Managing Director, Andhra Pradesh State Housing Corporation Limited, hereby take a policy decision to accord administrative sanction for One Time Settlement Scheme (OTS) for waiver of loans taken by the housing beneficiaries under various Housing Schemes whose tenure of repayment of loans has expired and still money is due; subject to certain conditions.

(P.T.O)

I. Eligibility of the scheme :

i. Loanees of APSHCL can avail this scheme on a voluntary basis.
ii. Loanees of APSHCL whose due towards Principal + Interest does not exceed the lowest limit proposed hereunder, can pay the actual amount due.
iii. However, the scheme would apply if either the loanee (or) their legal heirs is in possession of the house.

II. The APSHCL is permitted to collect the below mentioned amounts from Loanees based on Jurisdictional areas as follows:

In respect of a loanee who availed Loan from APSHCL, and if loanee (or) legal heirs is in possession of the house, the outstanding Loan amount shall be waived off on payment of the following amounts towards One Time Settlement.

i. Rural areas: Rs 10,000/- per loanee
ii. Municipality: Rs 15,000/-per loanee
iii. Municipal Corporation: Rs 20,000/- per loanee.

III. **Issue of Documents:** Upon the remission of One Time Settlement and the beneficiary being compliant with the Provisions of the A.P. Act 9/77 as amended by the A.P. Ordinance No.16 of 2021, documents vesting clear title and possession in such beneficiary shall be issued by the Revenue Department in accordance with the rules to be issued under the A.P. Ordinance No.16 of 2021.

IV. The program is to be launched throughout the State on **21st December 2021.**

V. Operational guidelines regarding collection of applications, field enquiry, publication of beneficiary list, collection of amounts, issue of documents etc shall be issued by Revenue (lands), Revenue (Registration), Panchayat Raj, Housing and Village and Ward Secretariat Departments.

7) This order issues with the concurrence of the Finance Department vide their U.O.No.FIN01-FMU0PC(WCDS)/96/2021-FMU-WDCWLETFH,(Computer No.1506259).

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

AJAY JAIN
SPECIAL CHIEF SECRETARY TO GOVERNMENT

To
The Managing Director,
A.P. State Housing Corporation Ltd., Autonagar, Vijayawada, Krishna District.
All the District Collectors though MD., APSHCL, Vijayawada.
Copy to:-
The Learned Advocate General, Andhara Pradesh Amaravathi.
The Principal Finance Secretary to Government, Finance Department.
The Principal Secretary to Government, Finance Department.
The special Chief Secretary to Government, Revenue (Registration) Department.
The Principal Secretary to Government, Revenue (Lands) Department.
The Principal Secretary to Government, Panchayat Raj Department.
The Special Chief Secretary to Government, GSWS Department.
The Secretary to Government, Law Department.
The PS to Principal Secretary to CM.
The PS to Minister(Housing).
The PS to Chief Secretary.
The PS to Special Chief Secretary to Government, Housing Department.
The PS to Special Secretary to Government, Housing Department.
All the concerned through the Managing Director, APSHCL, Vijayawada.
Sf / Scs (1504902/21)

//FORWARDED :: BY ORDER//

P. Gangadhar.

SECTION OFFICER